

B 10 (Supplement 1) (12/11)

UNITED STATES BANKRUPTCY COURT
 Western District of Texas
 San Antonio Division

In re **Deno Lee Wood**
Mary L Wood
 Debtor(s)

Case No. **14-53016**

Chapter 13

Notice of Mortgage Payment Change

If you file a claim secured by a security interest in the debtor's principal residence provided for under the debtor's plan pursuant to § 1322(b)(5), you must use this form to give notice of any changes in the installment payment amount. File this form as a supplement to your proof of claim at least 21 days before the new payment amount is due. See Bankruptcy Rule 3002.1.

Name of creditor: WILMINGTON SAVINGS FUND SOCIETY, FSB,
NOT IN ITS INDIVIDUAL CAPACITY BUT SOLELY AS OWNER
TRUSTEE FOR GFT MORTGAGE LOAN TRUST 2015-GFT1, BY FAY
SERVICING, LLC, ITS SERVICING AGENT

Court claim no. (if known): _____

Last four digits of any number
 you use to identify the debtor's
 account: **8673**

Date of payment change: **April 1, 2015**

New total payment: \$762.63
 Principal, interest, and escrow, if
 any

Part 1: Escrow Account Payment Adjustment

Will there be a change in the debtor's escrow account payment?

- ☐ No
☒ Yes. Attach a copy of the escrow account statement, prepared according to applicable non bankruptcy law. Describe the basis for the change. If a statement is not attached, explain why: **See Attached**

Current escrow payment: \$ 177.74 New escrow payment: \$ 232.71

Part 2: Mortgage Payment Adjustment

Will the debtor's principal and interest payment change based on an adjustment to the interest rate in the debtor's variable-rate note?

- ☒ No
☐ Yes. Attach a copy of the rate change notice, prepared according to applicable non bankruptcy law. Describe the basis for the change. If a notice is not attached, explain why: _____

Current interest rate : % New interest rate: %

Current principal and interest payment: \$ New Principal and interest payment: \$

Part 3: Other Payment Change

Will there be a change in the debtor's mortgage payment for a reason not listed above?

- ☒ No
☐ Yes. Attach a copy of any documents describing the basis for the change, such as a repayment plan or loan modification agreement. (Court approval may be required before the payment change can take effect.)

Reason for change: _____

Current mortgage payment: \$ _____ New mortgage payment: \$ _____

Part 4: Sign Here

The person completing this Notice must sign it. Sign and print your name and title, if any, and state your address and telephone number if different from the notice address listed on the proof of claim to which this Supplement applies.

Check the appropriate box.

☐ I am the creditor. ☒ I am the creditor's authorized agent.
(Attach copy of power of attorney, if any.)

I declare under penalty of perjury that the information provided in this Notice is true and correct to the best of my knowledge, information, and reasonable belief.

x /s/ Karrollanne Cayce _____
Signature

Date February 19, 2015

Print: Karrollanne Cayce _____
First Name Middle Name Last Name

Title: Agent for Creditor

Company Aldridge Connors LLP _____

Address Fifteen Piedmont Center
3575 Piedmont Road, N.E., Suite 500 _____
Number Street

Atlanta _____ GA _____ 30305 _____
City State Zip Code

Contact phone 404-994-7400 _____

Email pmtchangeinquiry@aclawllp.com

UNITED STATES BANKRUPTCY COURT
WESTERN DISTRICT OF TEXAS

In re DENO LEE WOOD
MARY L WOOD

Case No. 14-53016

CERTIFICATE OF SERVICE

I certify that I am over the age of 18 and that on February 19, 2015 a copy of the foregoing **Notice of Mortgage Payment Change** was served by (1) via electronic notice to parties who are ECF Filers and Consenting Users, (2) via electronic notice to ECF Filers and Consenting Users who represent parties, or (3) by first class U.S. Mail, with adequate postage prepaid on the following persons or entities at the addresses stated:

The following Parties have been served via email:

Jeffrey Rollins Davis joshc@jeffdavislawfirm.com

Deborah B. Langehennig mschoppe@ch13austin.com

The following parties have been served via U.S. Mail:

Deno Lee Wood
4091 Winter Sunrise
San Antonio, TX 78244

Mary L Wood
4091 Winter Sunrise
San Antonio, TX 78244

Dated: February 19, 2015

/s/ Karrollanne Cayce
Karrollanne Cayce
Agent for Creditor
Aldridge Connors, LLP
Fifteen Piedmont Center
3575 Piedmont Road, N.E., Suite 500
Atlanta, GA 30305
Phone: (404) 994-7400
Fax: (888) 873-6147
Email: pmtchangeinquiry@aclawllp.com



PO Box 619063
Dallas, TX 75261-9063

DENO L WOOD
MARY L WOOD
4091 WINTER SUNRISE DR
SAN ANTONIO TX 78244-3257

ESCROW ACCOUNT DISCLOSURE STATEMENT

Loan Number: [REDACTED]
Analysis Date: 02/07/2015

Customer Service

Monday-Thursday 9:00 a.m. to 9:00 p.m. CT
Friday 9:00 a.m. to 5:00 p.m. CT
Saturday 10:00 a.m. to 4:00 p.m. CT

PRESENT PAYMENT NEW PAYMENT
effective 04/01/2015

Principal & Interest	\$529.92	\$529.92
Escrow Deposit	\$177.74	\$232.71
Optional Insurance	\$0.00	\$0.00
Other	\$0.00	\$0.00
Subsidy	\$0.00	\$0.00
Total	\$707.66	\$762.63

ESCROW ANALYSIS STATEMENT

At least once every 12 months Fay Servicing analyzes your escrow account, in accordance with federal regulations, to ensure we collect sufficient funds to pay escrow items when they are due. The escrow account analysis below is an estimate of the activity that will occur in your escrow account over the next 12 months. The analysis will show if you currently have a shortage or overage in your account. This amount will be accounted for in your new monthly escrow payment unless there is an overage amount over \$50. In this case, the full amount of the overage will be refunded to you.

UNDERSTANDING YOUR MONTHLY ESCROW PAYMENT AMOUNT		PROJECTED ESCROW ACTIVITY FOR THE NEXT 12 MONTHS				
		MONTH	PAYMENTS TO ESCROW	PAYMENTS FROM ESCROW	DESCRIPTION	REQUIRED BALANCE
1. Projected Monthly Escrow Payment						
The section titled "Projected Escrow Activity for the Next 12 Months" is a schedule that represents all anticipated payments to and from escrow for the coming year. First, we take the total of all Projected Payments from Escrow (a) and divide it equally over 12 months to determine your Projected Monthly Escrow Payment: \$2,185.72 / 12 months = \$182.14.		Apr-15	182.14	.00	STARTING BALANCE	910.74
		May-15	182.14	.00		1,092.88
		Jun-15	182.14	.00		1,275.02
		Jul-15	182.14	1,105.00	HOMEOWNERS I	1,457.16
		Aug-15	182.14	.00		534.30
		Sep-15	182.14	.00		716.44
		Oct-15	182.14	.00		898.58
		Nov-15	182.14	.00		1,080.72
		Dec-15	182.14	622.30	COUNTY TAX	1,262.86
		Jan-16	.00	458.42	SCHOOL	822.70
		Feb-16	182.14	.00		364.28
		Mar-16	182.14	.00		546.42
						728.56
						910.70
		TOTAL	\$2,185.68	(a) \$2,185.72		
2. Escrow Surplus/Shortage						
The minimum escrow balance required in your account is known as the Required Low Point. This is noted as (b) under "Projected Escrow Activity for the Next 12 Months". The Required Low Point is set in accordance with your mortgage contract, state law or federal law. Mortgage Insurance, if any, is not included in the Required Low Point calculation. Next, we compare the Projected Low Point (c) to the Required Low Point (b) to determine the overage/surplus:						
You have a shortage of \$606.88 because the Projected Low Point of -\$242.60 is less than the Required Low Point (b) of \$364.28.						
The shortage is divided evenly over the next 12 months and added to your Projected Monthly Escrow Payment.						
3. New Monthly Escrow Payment						
Monthly Escrow Payment: \$232.71						
Effective Date 04/01/2015						

IMPORTANT MESSAGES

Fay Servicing is a debt collector and information you provide to us will be used for that purpose. To the extent your original obligation was discharged, or is subject to an automatic stay under the United States Bankruptcy Code, this is being provided for informational purposes only and does not constitute an attempt to collect a debt or impose personal liability. NMLS ID [REDACTED]

DETACH COUPON HERE



ESCROW PAYMENT COUPON

DENO L WOOD

Account Number: [REDACTED]

Make checks payable to Fay Servicing

Escrow Shortage Payment

FAY SERVICING
P.O. BOX 809441
CHICAGO, IL 60680-9441

Total Amount Enclosed \$ [REDACTED]

ESCROW ACCOUNT DISCLOSURE STATEMENT

Loan Number: [REDACTED]

ACCOUNT HISTORY

Date: 02/07/2015

This is a statement of actual activity in your escrow account from 04/01/2014 through 03/01/2015. This section provides last year's projections and compares it with actual activity.

An asterisk (*) indicates a difference from a previous estimate either in the date or amount and may be caused by any of the following:

- The actual amount of insurance or taxes paid since your last Escrow Analysis Statement was higher or lower than anticipated
- Additional funds were applied to your escrow account
- The time elapsed between payments to escrow and disbursement from escrow was shorter or longer than anticipated on your last Escrow Analysis Statement.

MONTH	PAYMENTS		DISBURSEMENTS		DESCRIPTION	ESCROW BALANCE	
	PROJECTED	ACTUAL	PROJECTED	ACTUAL		PROJECTED	ACTUAL
04/14	177.74	425.18			BEGINNING BALANCE	888.79	1,532.47
05/14	177.74	177.74 *		661.31	COUNTY TAX	1,066.53	1,957.65
06/14	177.74	177.74 *		1,105.00	HOMEOWNERS I	1,244.27	1,474.08
07/14	177.74	177.74 *	1,105.00		HOMEOWNERS I	1,422.01	546.82
07/14		*		584.16	SCHOOL	494.75	724.56
08/14	177.74	177.74				494.75	140.40
09/14	177.74	177.74				672.49	318.14
10/14	177.74	177.74				850.23	495.88
11/14	177.74	177.74				1,027.97	673.62
12/14	177.74	177.74 *				1,205.71	851.36
12/14		*	599.76	622.30	COUNTY TAX	783.69	406.80
01/15	177.74		428.21	458.42	SCHOOL	355.48 <	-51.62 <
02/15	177.74	177.74 E				533.22	-51.62
03/15	177.74	177.74 E				710.96	126.12
						888.70	303.86
TOTAL	\$2,132.88	\$2,202.58	\$2,132.97	\$3,431.19			